

IN RE:

BRYAN E. ZEBROSKI  
 MELISSA S. ZEBROSKI  
 Debtor(s)

Ronda J. Winnecour  
 Movant  
 vs.  
 No Respondents.

Case No.:15-21567

Chapter 13

Related to Docket No. 124

## ORDER OF COURT

AND NOW, this 13th Day of July, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


 A handwritten signature in black ink, appearing to read "May F. R.", is placed over a horizontal line. Below the signature, the text "U.S. BANKRUPTCY JUDGE" is printed in capital letters, followed by a small "drb" in a stylized font.

ENTERED BY DEFAULT

**Imaged Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Bryan E. Zebroski  
 Melissa S. Zebroski  
 Debtors

Case No. 15-21567-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
Form ID: pdf900Page 1 of 3  
Total Noticed: 79

Date Rcvd: Jul 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2020.

db/jdb +Bryan E. Zebroski, Melissa S. Zebroski, 264 Burch Drive, Moon Township, PA 15108-3153  
 14088496 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 14038547 Aes/M&T Elt - Pheaa, PO Box 61047, Harrisburg, PA 17106-1047  
 14038548 American Express, PO Box 3001, Malvern, PA 19355-0701  
 14038549 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 14096543 +Atlantic Credit & Finance Special Finance, Unit, LLC Successor in interest to,  
     CITIBANK, N.A., c/o Weltman, Weinberg & Reis Co., LPA, 323 W. Lakeside Avenue,  
     Cleveland, OH 44113-1085  
 14051685 Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195  
 14051686 Bureaus Investment Group Portfolio, 1717 Central St, Evanston, IL 60201-1507  
 14051688 Capital Beltway Express, LLC/, PO Box 28148, New York, NY 10087-8148  
 14051693 CitiBank, c/o Atlantic Credit & Finance Special Fi, 120 N Keyser Ave,  
     Scranton, PA 18504-9701  
 14051694 Citibank N.A., Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500  
 14051695 Citibank, N.A., PO Box 6034, Sioux Falls, SD 57117-6034  
 14051696 Delta Outsource Group, PO Box 1210, O'Fallon, MO 63366-9010  
 14337335 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 14051697 GC Services Limited Partnership, PO Box 1545, Houston, TX 77251-1545  
 14051698 Heritage Valley Health System, Heritage Valley Sewickley, PO Box 536366,  
     Pittsburgh, PA 15253-5905  
 14051699 Home Depot Credit Services, PO Box 9101, Des Moines, IA 50368-9101  
 14038561 Jared/Sterling Jewelers, PO Box 1799, Akron, OH 44309-1799  
 14051700 KML Law Group, P.C., KML Law Group, PC, 701 Market St Ste 5000,  
     Philadelphia, PA 19106-1541  
 14051701 Law Enforcement Systems, LLC, PO Box 3032, Milwaukee, WI 53201-3032  
 14038562 Lescoll, PO Box 2182, Milwaukee, WI 53201-2182  
 14051702 MedCare Equipment Company, LLC, PO Box 5029, Greensburg, PA 15601-5058  
 14051703 MedExpress, Medexpress Billing Attn #7964C, PO Box 14000, Belfast, ME 04915-4033  
 14051537 +Moon Area School District (Moon Township), Keystone Collections Group,  
     c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, pa 15642-7539  
 14051704 Moon Township, c/o Keystone Collections, PO Box 499, Irwin, PA 15642-0499  
 14051529 +Moon Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd.,  
     Irwin, pa 15642-7539  
 14056004 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14038564 Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd Fl 3, San Diego, CA 92123-4363  
 14051708 Quest Diagnostics Venture, LLC, PO Box 740717, Cincinnati, OH 45274-0717  
 14051709 Quest Diagnostics Venure, LLC, PO Box 740717, Cincinnati, OH 45274-0717  
 14038569 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
 14053776 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 14038571 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
 14038572 The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
 14038573 The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St, Evanston, IL 60201-1507  
 14051711 Transurban 495 Express Lanes, PO Box 23530, Alexandria, VA 22304-0531  
 14051712 Transworld Systems, Inc., 5 Penn Ctr W Ste 1000, Pittsburgh, PA 15276-0120  
 14051714 UPMC Mercy, PO Box 382059, Pittsburgh, PA 15251-8059  
 14051713 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104  
 14038574 Weltman, Weinberg & Reis Co. LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr E-mail/PDF: rmscеди@recoverycorp.com Jul 14 2020 04:12:16

Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14051684 E-mail/Text: bankruptcynotice@aspendental.com Jul 14 2020 04:14:05 Aspen Dental,  
     5450 Campbells Run Rd, Pittsburgh, PA 15205-1026  
 14093850 E-mail/PDF: rmscеди@recoverycorp.com Jul 14 2020 04:12:16  
 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,  
     25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 14038568 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 14 2020 04:14:06 RBS Citizens, N.A.,  
     Attn: Bankruptcy Department, 443 Jefferson Blvd RJW-135, Warwick, RI 02886  
 14038550 +E-mail/Text: bankruptcycavps.com Jul 14 2020 04:14:44 Calvary Portfolio Services,  
     Attention: Bankruptcy Department, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321  
 14051687 E-mail/Text: bankruptcycavps.com Jul 14 2020 04:14:45 Calvary SPV I, LLC,  
     500 Summit Lake Dr, Valhalla, NY 10595-1340  
 14051689 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 14 2020 05:35:26  
     Capital One N.A. - Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 14051690 E-mail/Text: Banko@frontlineas.com Jul 14 2020 04:15:00 Capital One, N.A.,  
     c/o Frontline Asset Strategies, LLC, 2700 Snelling Ave N Ste 250,  
     Roseville, MN 55113-1783  
 14038551 E-mail/Text: bankruptcycavps.com Jul 14 2020 04:14:45 Cavalry Portfolio Serv,  
     PO Box 27288, Tempe, AZ 85285-7288  
 14049458 +E-mail/Text: bankruptcycavps.com Jul 14 2020 04:14:45 Cavalry SPV I, LLC,  
     500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

District/off: 0315-2

User: mgut  
Form ID: pdf900

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Total Noticed: 79

Date Rcvd: Jul 13, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14038554	E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 14 2020 04:14:06	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14038555	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 14 2020 04:14:18	Comenity Bank/Gndrmtmc, PO Box 182789, Columbus, OH 43218-2789
14042227	E-mail/Text: mrdiscen@discover.com Jul 14 2020 04:14:08	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14038556	E-mail/Text: mrdiscen@discover.com Jul 14 2020 04:14:08	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
14111887	+E-mail/Text: kburkley@bernsteinlaw.com Jul 14 2020 04:14:54	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14051715	E-mail/PDF: gecscedi@recoverycorp.com Jul 14 2020 04:12:43	GECRB/Lowes, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
14051716	E-mail/PDF: gecscedi@recoverycorp.com Jul 14 2020 04:12:30	Gecrb/Best Buy, P.O. Box 981439, El Paso, TX 79998-1439
14038557	E-mail/PDF: gecscedi@recoverycorp.com Jul 14 2020 04:12:14	Gecrb/Walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
14051717	E-mail/PDF: gecscedi@recoverycorp.com Jul 14 2020 04:12:30	Gecrb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14038558	E-mail/Text: bankruptcy@huntington.com Jul 14 2020 04:14:29	Huntington National Ba, PO Box 1558, Columbus, OH 43216-1558
14038559	E-mail/Text: bankruptcy@huntington.com Jul 14 2020 04:14:29	Huntington Natl Bk, Huntington National Bank - Bankruptcy No, PO Box 89424, Cleveland, OH 44101-6424
14209104	E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 14 2020 04:14:14	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
14051692	E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 14 2020 05:35:05	Chase, c/o Derrick Rogers, PO Box 469030, Glendale, CO 80246-9030
14038552	E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 14 2020 04:53:14	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14038553	E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 14 2020 04:53:15	Chase Mtg, PO Box 24696, Columbus, OH 43224-0696
14106279	E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 14 2020 04:53:45	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14038560	E-mail/Text: BKRMailOPS@weltman.com Jul 14 2020 04:14:16	Jared-Galleria of Jwlr, 375 Ghent Rd, Fairlawn, OH 44333-4601
14038563	E-mail/Text: bankruptcydpt@mcmcg.com Jul 14 2020 04:14:31	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14051705	E-mail/Text: nhc@nhchome.com Jul 14 2020 04:14:01	National Hospital Collections, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14038566	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 14 2020 04:12:17	Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541-1067
14051707	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 14 2020 04:12:32	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
14038567	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 14 2020 04:12:33	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14053151	E-mail/Text: bnc-quantum@quantum3group.com Jul 14 2020 04:14:21	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14057323	E-mail/Text: bnc-quantum@quantum3group.com Jul 14 2020 04:14:21	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14044269	E-mail/PDF: rmscidi@recoverycorp.com Jul 14 2020 04:12:46	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14038570	E-mail/PDF: gecscedi@recoverycorp.com Jul 14 2020 04:12:14	Syncb/Walmart DC, 4125 Windward Plz, Alpharetta, GA 30005-8738
14051710	E-mail/PDF: gecscedi@recoverycorp.com Jul 14 2020 04:12:44	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
14051681	+E-mail/Text: bncmail@w-legal.com Jul 14 2020 04:14:41	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14038575	E-mail/Text: BKRMailOps@weltman.com Jul 14 2020 04:14:39	Weltman, Weinberg & Reis, Co. LPA, PO Box 5430, Cleveland, OH 44101-0430

TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Duquesne Light Company
cr	JPMorgan Chase Bank, National Association
cr	The Huntington National Bank
cr*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14113543*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
14051691	##Cawley & Bergman, LLP, 117 Kinderkamack Rd Ste 201, River Edge, NJ 07661-1916
14051706	##Nationwide Credit, Inc, PO Box 26314, Lehigh Valley, PA 18002-6314
14038565	##Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 3, \* 2, ## 3

District/off: 0315-2 User: mgut Page 3 of 3 Date Rcvd: Jul 13, 2020  
Form ID: pdf900 Total Noticed: 79

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2020 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Bryan E. Zebroski apattersonlaw@protonmail.com, andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Alan R. Patterson, III on behalf of Joint Debtor Melissa S. Zebroski apattersonlaw@protonmail.com, andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association andygornall@latouflawfirm.com  
David R Fine on behalf of Creditor JPMorgan Chase Bank, National Association david.fine@klgates.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association bkgroup@kmllawgroup.com  
James P. Valecko on behalf of Creditor The Huntington National Bank jvalecko@weltman.com, PitEcf@weltman.com  
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association pabk@logs.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecoeur cmeccf@chapter13trusteeewdpa.com

TOTAL: 10